

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No. : 09/010,193 Confirmation No.: 8380  
Filed : January 21, 1998  
Applicant : Daniel Lee Garrison et al.  
Title : DUAL SOURCE REMITTANCE PROCESSING  
  
TC/AU : 2164  
Examiner : Samuel G. Rimell  
  
Docket No. : 23952-0046  
Customer No. : 72386

**SUBMISSION OF INFORMATION DISCLOSURE STATEMENT**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

The citation of information on the attached form PTO/SB/08A (1449/PTO), "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement under 37 CFR 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith.

The citation of this information does not constitute an admission that any of the materials are available as a reference or of priority, or a waiver of any right applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Pursuant to 37 C.F.R. § 1.97(b)(3), Applicants have not submitted herewith a filing fee because this information is being submitted prior to the mailing of the first Office Action after the filing of a Request For Continued Examination. Thus, no fees are believed due; however, the

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Information Disclosure Statement

Commissioner is hereby authorized to charge any additional fees due to Deposit Account No. 19-5029.

Respectfully submitted,

/William T. Cook/

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William T. Cook  
Reg. No. 58,072

Date: **October 16, 2008**

SUTHERLAND ASBILL & BRENNAN LLP  
999 Peachtree Street, NE  
Atlanta, Georgia 30309-3996  
Telephone: (404) 853-8037  
Facsimile: (404) 853-8806

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